

## AUTOCAP

### Your experience matters.

VADA members take your experience at their dealership seriously, and do their best to ensure you drive away satisfied and happy. Sometimes problems arise with your vehicle; so if this happens, then first call your dealer. Most situations can be resolved without outside involvement; but be sure you speak with someone in authority, like the owner or department manager.

Unfortunately, situations arise and a third party assessment and determination must be made. That's why over 30 years ago, VADA created a consumer complaint resolution program for members and their customers.

AUTOCAP exists to help resolve disputes between VADA members and their customers. We first communicate on your behalf with the dealer, and this is how most cases are resolved.

But some cases require a little more, and that's when an AUTOCAP Panel Hearing will be called. The panel includes an equal number of consumer and dealer representatives who will review the dispute and make a ruling. VADA members have agreed to abide by all decisions made by the panel.

Find us on-line at [www.vermontada.org](http://www.vermontada.org).

For complaints against non-VADA members, please go to <https://www.uvm.edu/consumer/?Page=autocomplaintform.html>



## STEP-BY-STEP GUIDE TO BUYING A USED CAR



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## CREATING YOUR BEST CAR BUYING EXPERIENCE

Overwhelmed thinking about buying a used car? Confused by all your options, choices and decisions? If you answered yes, you're not alone.

Buying a used car can be a complicated process. It's also a significant investment.

VADA members believe your experience at their dealerships should be easy, exciting and rewarding. A well informed consumer is more likely to be a satisfied customer. That's why we've compiled this guide.

Following the enclosed checklist and armed with the right information, you'll be on your way to acquiring the right vehicle for you and your family's needs.



"Helping drive Vermont's Economy"

VADA represents the interests of new and used motor vehicle dealers, service shops, and parts and tire retailers and works to improve and promote the ethics and general welfare of Vermont's automotive industry.

## BUYERS GUIDE BASICS CHECK THE WINDOW STICKER

Dealers are required to display a "Buyer's Guide" sticker on the side window of each used car for sale which discloses whether a warranty is offered and the basic terms of any warranty.

***Be sure you understand what, if any, warranty is provided! Terms include:***

- AS IS — NO WARRANTY!**  
You will be responsible for all repairs.
- Unexpired Manufacturer's Warranty**  
Any warranty provided is by the vehicle manufacturer. You can consult the manufacturer's warranty booklet for terms and conditions.
- Dealer Warranty**  
Could be full or limited warranty for a specific time period or mileage.
- Certified Pre-Owned**  
Could be either a manufacturer or dealer certification; terms vary. You should consult the warranty for terms and conditions.
- Service Contract/Extended Warranty**  
Usually purchased separately, covers repair costs specified in the contract.

## Step 1: Do Your Homework

- How many miles will you drive annually? What size vehicle do you need—car, truck, minivan, SUV? Need extra cargo space, all or four wheel drive?
- Research and compare the information on different vehicles — year, make, model, mileage, vehicle history and consumer reviews.\*
- If trading a vehicle, check its value through NADA Used Car Guide or Kelley Blue Book.\*  
*\*nadausedcarguide.com; kbb.com*

## Step 2: Know Your Budget

- Consider **ALL** your costs: gas, regular maintenance, unexpected repairs, insurance. If you buy the vehicle “as is,” you will pay the cost of all repairs.
- If taking out a loan, how much cash can you put down to reduce your monthly payments? How much can you afford to pay each month? These answers can help determine a realistic price range for your used car.
- Know your credit score. Is your score higher or lower than average?
- Research your financing options by comparing terms, rates and advance policies of banks, credit unions and dealerships.

## Step 3: Shop like a Pro

- Search for and compare vehicles on websites, at different dealerships, and in ads through your local newspapers.
- Test drive and/or have your technician evaluate the vehicle. We recommend both.
- Consider getting a vehicle history report.
- Compare the sticker price to Edmunds.com, NADA Used Car Guide or the Kelley Blue Book.
- A valid inspection sticker indicates the vehicle passed inspection *on the day it was inspected*. **You should not assume it was inspected by the seller or that the seller is required to repair any defects that exist or occur during the inspection period.**
- Check the Buyer’s Guide on the window to find out if a warranty is being sold with the vehicle; and if so, what kind.
- Don’t buy on impulse! Be willing to walk away. Be prepared ahead of time and don’t let your emotions override your common sense!



### “AS IS” MEANS NO WARRANTY

“As is” means the vehicle is being sold in its present condition, as is with all faults. There is no warranty, implied or expressed. Once you sign the line and drive away, the vehicle is yours. If you purchase an “as is” vehicle, it MAY NOT pass inspection. **You, the buyer will pay for ALL costs and repairs.**

You could be getting it at a lower price; a great deal for what it is, because you may need to put more money into the car to make it last. Before deciding to buy a car and settling on a purchase price, think about the price of the vehicle and consider that there may be imminent repairs.

## Step 4: Take Time Before You Sign

- Review **EVERYTHING** in writing *carefully* -- the purchase price, trade value, financing method and monthly payment amount.
- Make sure you understand all the terms of the warranty *if one is provided*, **OR** if you have to purchase one separately.
- If you’re unsure of something, **ASK!**
- Get everything promised in writing.

Once you sign a contract, you have committed to purchase the vehicle. There is no time period during which you can return the vehicle after you sign it.

### Additional Resources

- Consumer Guide to Warranties: [ConsumerAutomotiveResearch.com](http://ConsumerAutomotiveResearch.com)
- Consumer Reports: [ConsumerReports.org](http://ConsumerReports.org)
- Fuel Economy: [fueleconomy.gov](http://fueleconomy.gov)
- Vehicle History: [VehicleHistory.gov](http://VehicleHistory.gov)
- Vehicle Pricing: [KBB.com](http://KBB.com); [Edmunds.com](http://Edmunds.com)
- Recalls & Safety: [NHTSA.gov](http://NHTSA.gov)